

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

§ Case No. 15-34576

EULALIO DELATORRE  
ANDREA L DELATORRE

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT  
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(without deducting any secured claims)</i>	\$267,333.00	Assets Exempt:	\$44,100.00
Total Distributions to Claimants:	\$2,881.41	Claims Discharged Without Payment:	\$112,470.38
Total Expenses of Administration:	\$2,118.59		

3) Total gross receipts of \$5,000.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$5,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from <b>Exhibit 3</b> )	\$335,627.00	\$4,496.58	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from <b>Exhibit 4</b> )	NA	\$2,118.59	\$2,118.59	\$2,118.59
Prior Chapter Admin. Fees and Charges (from <b>Exhibit 5</b> )	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from <b>Exhibit 7</b> )	\$115,747.76	\$84,459.52	\$84,459.52	\$2,881.41
<b>Total Disbursements</b>	<b>\$451,374.76</b>	<b>\$91,074.69</b>	<b>\$86,578.11</b>	<b>\$5,000.00</b>

4). This case was originally filed under chapter 7 on 10/10/2015. The case was pending for 19 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/10/2017

By: /s/ David P. Leibowitz  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
2009 Nissan Maxima 4D Sedan SV	1129-000	\$2,209.00
2010 Ford Expedition 4D Sport Utility Eddie Bauer	1129-000	\$2,791.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$5,000.00</b>

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

NONE

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
3	Capital One Auto Finance	4210-000	\$5,391.00	\$4,496.58	\$0.00	\$0.00
	Harris N.a.	4210-000	\$6,747.00	\$0.00	\$0.00	\$0.00
	Nationwide Acceptance	4110-000	\$271,401.00	\$0.00	\$0.00	\$0.00
	Webster Bank	4110-000	\$52,088.00	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED CLAIMS</b>			\$335,627.00	\$4,496.58	\$0.00	\$0.00

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$1,250.00	\$1,250.00	\$1,250.00
David P. Leibowitz, Trustee	2200-000	NA	\$28.00	\$28.00	\$28.00
Green Bank	2600-000	NA	\$57.19	\$57.19	\$57.19
Lakelaw, Attorney for Trustee	3110-000	NA	\$742.50	\$742.50	\$742.50
Lakelaw, Attorney for Trustee	3120-000	NA	\$40.90	\$40.90	\$40.90
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		NA	\$2,118.59	\$2,118.59	\$2,118.59

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

NONE

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

NONE

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-900	\$15,059.00	\$15,332.66	\$15,332.66	\$523.10
2	Capital One Bank (USA), N.A.	7100-900	\$9,927.00	\$9,927.74	\$9,927.74	\$338.69
4	PYOD, LLC its successors and assigns as assignee	7100-900	\$4,489.00	\$4,422.50	\$4,422.50	\$150.88
5	PYOD, LLC its successors and assigns as assignee	7100-900	\$20,839.00	\$20,460.07	\$20,460.07	\$698.01
6	PYOD, LLC its successors and assigns as assignee	7100-900	\$7,101.00	\$7,182.00	\$7,182.00	\$245.02
7	PYOD, LLC its successors and assigns as assignee	7100-900	\$10,184.00	\$9,972.17	\$9,972.17	\$340.21
8	American Express Bank, FSB	7100-900	\$5,626.00	\$5,653.18	\$5,653.18	\$192.86
9	Wells Fargo Financial National Bank	7100-000	\$0.00	\$4,816.50	\$4,816.50	\$164.32
10	Comenity Capital Bank	7100-900	\$1,776.49	\$1,654.49	\$1,654.49	\$56.44
11	Portfolio Recovery Associates, LLC	7100-900	\$5,038.00	\$5,038.21	\$5,038.21	\$171.88
	Central DuPage Hospital	7100-000	\$7,240.66	\$0.00	\$0.00	\$0.00
	Children's Hospital of Chicago	7100-000	\$281.40	\$0.00	\$0.00	\$0.00
	Children's Hospital of Chicago	7100-000	\$576.15	\$0.00	\$0.00	\$0.00
	Chase Card Services	7100-900	\$13,109.00	\$0.00	\$0.00	\$0.00
	Fifth Third Bank	7100-900	\$4,869.06	\$0.00	\$0.00	\$0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$106,115.76	\$84,459.52	\$84,459.52	\$2,881.41

## ASSET CASES

**Case No.:** 15-34576 **Trustee Name:** David Leibowitz  
**Case Name:** DELATORRE, EULALIO AND DELATORRE, ANDREA L **Date Filed (f) or Converted (c):** 10/10/2015 (f)  
**For the Period Ending:** 5/10/2017 **§341(a) Meeting Date:** 12/02/2015  
 **Claims Bar Date:** 03/23/2016

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Debtors' homestead. Location: 139 Norwich Drive, Bartlett IL 60103	\$297,333.00	\$0.00		\$0.00	FA
2	Checking account at Fifth-Third Bank (1808)	\$194.35	\$0.00		\$0.00	FA
3	Checking and Saving Accounts at Fifth Third Bank: 1) Personal savings ending 6942 balance of \$6.61 2) Personal savings ending 4239 balance of \$1.82 3) Personal savings ending 4296 balance of \$6.30	\$14.73	\$0.00		\$0.00	FA
4	Miscellaneous household goods and furnishings.	\$1,000.00	\$0.00		\$0.00	FA
5	Personal clothing	\$500.00	\$0.00		\$0.00	FA
6	2 wedding bands.	\$500.00	\$0.00		\$0.00	FA
7	College tuition fund held by debtors' as custodian for dependent minor children.	\$800.00	\$0.00		\$0.00	FA
8	Husband's 100% ownership interest in De Latorre, Inc., an Illinois S corporation (not in good standing). Business checking ending 8329 balance of \$11.27 Business savings ending 9336 balance of \$97.02	\$108.29	\$0.00		\$0.00	FA
9	2009 Nissan Maxima 4D Sedan SV	\$10,000.00	\$2,209.00		\$2,209.00	FA
<b>Asset Notes:</b> order authorizing sale of equity in vehicle to Debtor for \$2,209 (dkt #33)						
10	2010 Ford Expedition 4D Sport Utility Eddie Bauer	\$20,000.00	\$4,670.37		\$2,791.00	FA
<b>Asset Notes:</b> order authorizing sale of equity in vehicle to Debtor for \$2,791 (dkt #33)						

<b>TOTALS (Excluding unknown value)</b>		<b>Gross Value of Remaining Assets</b>
	<u>\$330,450.37</u>	<u>\$0.00</u>
	<u>\$6,879.37</u>	
		<u>\$5,000.00</u>

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Case No.: 15-34576Case Name: DELATORRE, EULALIO AND DELATORRE, ANDREA LFor the Period Ending: 5/10/2017

Trustee Name:

David Leibowitz

Date Filed (f) or Converted (c):

10/10/2015 (f)

§341(a) Meeting Date:

12/02/2015

Claims Bar Date:

03/23/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): 12/31/2016Current Projected Date Of Final Report (TFR): 02/20/2017/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-34576  
 Case Name: DELATORRE, EULALIO AND DELATORRE, ANDREA L  
 Primary Taxpayer ID #: \*\*-\*\*\*3299  
 Co-Debtor Taxpayer ID #: \*\*-\*\*\*3300  
 For Period Beginning: 10/10/2015  
 For Period Ending: 5/10/2017

Trustee Name: David Leibowitz  
 Bank Name: Green Bank  
 Checking Acct #: \*\*\*\*\*7601  
 Account Title:  
 Blanket bond (per case limit): \$5,000,000.00  
 Separate bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
12/21/2015		Leo & ANDrea Delatorre	Payment for equity in Debtor's vehicles listed on Schedule B of Petition	*	\$5,000.00		\$5,000.00
	{9}		Settlement payment for Debtor's equity in 2009 Nissan Maxima	\$2,209.00	1129-000		\$5,000.00
	{10}		Settlement payment for Debtor's equity in 2010 Ford Expedition	\$2,791.00	1129-000		\$5,000.00
12/31/2015		Green Bank	Bank Service Fee	2600-000		\$2.08	\$4,997.92
01/29/2016		Green Bank	Bank Service Fee	2600-000		\$8.06	\$4,989.86
02/29/2016		Green Bank	Bank Service Fee	2600-000		\$7.53	\$4,982.33
03/31/2016		Green Bank	Bank Service Fee	2600-000		\$8.03	\$4,974.30
04/29/2016		Green Bank	Bank Service Fee	2600-000		\$8.02	\$4,966.28
05/31/2016		Green Bank	Bank Service Fee	2600-000		\$7.75	\$4,958.53
06/30/2016		Green Bank	Bank Service Fee	2600-000		\$7.74	\$4,950.79
07/29/2016		Green Bank	Bank Service Fee	2600-000		\$7.98	\$4,942.81
03/23/2017		Law Offices of David P. Leibowitz LLC	Refunding check cut in error	*		(\$2,061.40)	\$7,004.21
		Lakelaw	\$40.90	3120-000			\$7,004.21
		Lakelaw	\$742.50	3110-000			\$7,004.21
		David P. Leibowitz	\$1,250.00	2100-000			\$7,004.21
		David P. Leibowitz	\$28.00	2200-000			\$7,004.21
03/23/2017	3001	Lakelaw	Claim #: ; Amount Claimed: \$40.90; Distribution Dividend: 100.00%;	3120-000		\$40.90	\$6,963.31
03/23/2017	3002	Lakelaw	Claim #: ; Amount Claimed: \$742.50; Distribution Dividend: 100.00%;	3110-000		\$742.50	\$6,220.81
03/23/2017	3003	David P. Leibowitz	Trustee Compensation	2100-000		\$1,250.00	\$4,970.81
03/23/2017	3004	David P. Leibowitz	Trustee Expenses	2200-000		\$28.00	\$4,942.81
03/23/2017	3005	Wells Fargo Financial National Bank	Claim #: 9; Amount Claimed: \$4,816.50; Distribution Dividend: 3.41%; check cut in error on 3/23/17 but not mailed until approval of TFR on 3/28/2017	7100-000		\$164.32	\$4,778.49

SUBTOTALS \$5,000.00 \$221.51

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-34576  
 Case Name: DELATORRE, EULALIO AND DELATORRE, ANDREA L  
 Primary Taxpayer ID #: \*\*-\*\*\*3299  
 Co-Debtor Taxpayer ID #: \*\*-\*\*\*3300  
 For Period Beginning: 10/10/2015  
 For Period Ending: 5/10/2017

Trustee Name: David Leibowitz  
 Bank Name: Green Bank  
 Checking Acct #: \*\*\*\*\*7601  
 Account Title:  
 Blanket bond (per case limit): \$5,000,000.00  
 Separate bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/23/2017	3006	Discover Bank	Claim #: 1; Amount Claimed: \$15,332.66; Distribution Dividend: 3.41%; check cut in error on 3/23/17 but not mailed until approval of TFR on 3/28/2017	7100-900		\$523.10	\$4,255.39
03/23/2017	3007	Capital One Bank (USA), N.A.	Claim #: 2; Amount Claimed: \$9,927.74; Distribution Dividend: 3.41%; check cut in error on 3/23/17 but not mailed until approval of TFR on 3/28/2017	7100-900		\$338.69	\$3,916.70
03/23/2017	3008	PYOD, LLC its successors and assigns as assignee	Claim #: 4; Amount Claimed: \$4,422.50; Distribution Dividend: 3.41%; check cut in error on 3/23/17 but not mailed until approval of TFR on 3/28/2017	7100-900		\$150.88	\$3,765.82
03/23/2017	3009	PYOD, LLC its successors and assigns as assignee	Claim #: 5; Amount Claimed: \$20,460.07; Distribution Dividend: 3.41%; check cut in error on 3/23/17 but not mailed until approval of TFR on 3/28/2017	7100-900		\$698.01	\$3,067.81
03/23/2017	3010	PYOD, LLC its successors and assigns as assignee	Claim #: 6; Amount Claimed: \$7,182.00; Distribution Dividend: 3.41%; check cut in error on 3/23/17 but not mailed until approval of TFR on 3/28/2017	7100-900		\$245.02	\$2,822.79
03/23/2017	3011	PYOD, LLC its successors and assigns as assignee	Claim #: 7; Amount Claimed: \$9,972.17; Distribution Dividend: 3.41%; check cut in error on 3/23/17 but not mailed until approval of TFR on 3/28/2017	7100-900		\$340.21	\$2,482.58
03/23/2017	3012	American Express Bank, FSB	Claim #: 8; Amount Claimed: \$5,653.18; Distribution Dividend: 3.41%; check cut in error on 3/23/17 but not mailed until approval of TFR on 3/28/2017	7100-900		\$192.86	\$2,289.72
03/23/2017	3013	Comenity Capital Bank	Claim #: 10; Amount Claimed: \$1,654.49; Distribution Dividend: 3.41%; check cut in error on 3/23/17 but not mailed until approval of TFR on 3/28/2017	7100-900		\$56.44	\$2,233.28
03/23/2017	3014	Portfolio Recovery Associates, LLC	Claim #: 11; Amount Claimed: \$5,038.21; Distribution Dividend: 3.41%; check cut in error on 3/23/17 but not mailed until approval of TFR on 3/28/2017	7100-900		\$171.88	\$2,061.40

SUBTOTALS \$0.00 \$2,717.09

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-34576  
 Case Name: DELATORRE, EULALIO AND DELATORRE, ANDREA L  
 Primary Taxpayer ID #: \*\*-\*\*\*3299  
 Co-Debtor Taxpayer ID #: \*\*-\*\*\*3300  
 For Period Beginning: 10/10/2015  
 For Period Ending: 5/10/2017

Trustee Name: David Leibowitz  
 Bank Name: Green Bank  
 Checking Acct #: \*\*\*\*\*7601  
 Account Title:  
 Blanket bond (per case limit): \$5,000,000.00  
 Separate bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/28/2017	3015	Lakelaw	Claim #: ; Amount Claimed: \$40.90; Distribution Dividend: 100.00%;	3120-000		\$40.90	\$2,020.50
03/28/2017	3016	Lakelaw	Claim #: ; Amount Claimed: \$742.50; Distribution Dividend: 100.00%;	3110-000		\$742.50	\$1,278.00
03/28/2017	3017	David P. Leibowitz	Trustee Compensation	2100-000		\$1,250.00	\$28.00
03/28/2017	3018	David P. Leibowitz	Trustee Expenses	2200-000		\$28.00	\$0.00
<b>TOTALS:</b>					\$5,000.00	\$5,000.00	\$0.00
<b>Less: Bank transfers/CDs</b>					\$0.00	\$0.00	
<b>Subtotal</b>					\$5,000.00	\$5,000.00	
<b>Less: Payments to debtors</b>					\$0.00	\$0.00	
<b>Net</b>					\$5,000.00	\$5,000.00	

For the period of 10/10/2015 to 5/10/2017

Total Compensable Receipts:	\$5,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$5,000.00</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$5,000.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$5,000.00</u>
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 12/21/2015 to 5/10/2017

Total Compensable Receipts:	\$5,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$5,000.00</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$5,000.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$5,000.00</u>
Total Internal/Transfer Disbursements:	\$0.00

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-34576  
 Case Name: DELATORRE, EULALIO AND DELATORRE, ANDREA L  
 Primary Taxpayer ID #: \*\*-\*\*\*3299  
 Co-Debtor Taxpayer ID #: \*\*-\*\*\*3300  
 For Period Beginning: 10/10/2015  
 For Period Ending: 5/10/2017

Trustee Name: David Leibowitz  
 Bank Name: Green Bank  
 Checking Acct #: \*\*\*\*\*7601  
 Account Title:  
 Blanket bond (per case limit): \$5,000,000.00  
 Separate bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	\$5,000.00	\$5,000.00	\$0.00

For the period of 10/10/2015 to 5/10/2017

Total Compensable Receipts:	\$5,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$5,000.00</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$5,000.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$5,000.00</u>
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the case between 10/10/2015 to 5/10/2017

Total Compensable Receipts:	\$5,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$5,000.00</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$5,000.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$5,000.00</u>
Total Internal/Transfer Disbursements:	\$0.00

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ